

**DEPARTMENT OF THE TREASURY****Fiscal Service****31 CFR Part 208****Management of Agency Disbursements**

**AGENCY:** Financial Management Service, Fiscal Service, Treasury.

**ACTION:** Notice of public meetings.

**SUMMARY:** On September 16, 1997, the Department of the Treasury ("Treasury") published a Notice of Proposed Rulemaking in which Treasury proposed making available to Federal payment recipients an account to access their Federal payments. The account, commonly referred to as the Electronic Transfer Account or "ETA<sup>SM</sup>," will be offered through a Federally-insured financial institution and will be available at a reasonable cost and with the same consumer protections afforded other account holders at the same financial institution. Treasury is hosting two meetings, open to the public, to discuss the advantages and disadvantages of two approaches to offering this account. One meeting will be for the purpose of obtaining comments from representatives of community-based and consumer organizations; the other meeting will be for the purpose of obtaining comments from representatives of financial institutions.

**DATES:** May 21, 1998. 9:30 a.m. to 11:30 a.m. (community-based and consumer organization meeting); 2:00 p.m. to 4:00 p.m. (financial institution meeting).

**ADDRESSES:** Marriott Hotel at Metro Center, 775 12th Street, NW., Washington, DC.

**FOR FURTHER INFORMATION CONTACT:** Persons wishing to attend and observe either meeting are requested to contact Martha Thomas-Mitchell at (202) 874-6757 or Diana Shevlin at (202) 874-7032, or send an Internet e-mail to Martha.Thomas-Mitchell@fms.sprint.com or Diana.Shevlin@fms.sprint.com, by 12:00 noon Eastern time on May 19, 1998, to make arrangements for attendance. Seating will be available on a first come, first served basis.

**SUPPLEMENTARY INFORMATION:** On September 16, 1997, Treasury issued a Notice of Proposed Rulemaking (62 FR 48714) ("208 NPRM") implementing the electronic payment requirement of the Debt Collection Improvement Act of 1996 (the "Act"). The Act requires that, subject to the authority of the Secretary of the Treasury to grant waivers, all Federal payments (other than payments

under the Internal Revenue Code of 1986) made after January 1, 1999, must be made by electronic funds transfer ("EFT"). The Act further requires that Treasury ensure that individuals who are required to have an account because of the EFT mandate have access to an account at a financial institution at a reasonable cost and with the same consumer protections afforded other account holders at the same financial institution. In the 208 NPRM, Treasury proposed that such an account would be provided by one or more financial institutions designated as Treasury's Financial Agents for the provision of these accounts.

In addition to reviewing comments received on the 208 NPRM and its own analysis of alternative approaches to offering the account, Treasury will hold two meetings, both of which will include a discussion of two alternative approaches to providing the ETA<sup>SM</sup>. One meeting will focus on comments from community-based and consumer organizations. The other meeting will focus on comments from financial institutions.

Treasury has invited certain commenters and other interested parties to take part in the meetings. These participants will comment on questions posed by the Treasury and take part in a discussion. Members of the public are invited to observe.

After these meetings, Treasury intends to publish a notice in the **Federal Register** describing proposed features of ETA<sup>SM</sup>. As indicated in the 208 NPRM, this notice will be published for public comment.

**Possible Approaches**

Treasury is currently considering two approaches to offering the ETA<sup>SM</sup> to recipients through financial institutions. The first approach would involve selecting a small number of financial institutions to Act as Treasury's Financial Agents in providing ETAs<sup>SM</sup> within certain geographic areas. Financial Agents would be selected on a competitive basis through an Invitation for Expressions of Interest. Terms and conditions for providing the accounts, including account attributes, would be stipulated contractually in financial agency agreements with the selected financial institutions. The account would be electronically accessed by debit cards issued by the Financial Agent. These Financial Agents would work to sign-up local financial institutions who would market and originate ETAs<sup>SM</sup> in their communities. The cost to the recipient to access funds would be determined by the market as a result of the competitive process.

Under the second approach, Treasury would publish standards for providing the ETA<sup>SM</sup>, including account attributes, and would allow any Federally-insured financial institution to provide the ETA<sup>SM</sup> in accordance with these standards. Treasury would monitor and make available to the public a list of financial institutions offering the ETA<sup>SM</sup>. Under this approach, a financial institution would have the option of offering recipients either electronic access to their accounts or over-the-counter transactions or both. Treasury would establish a price cap for fees imposed on recipients to access their funds.

**Questions**

Treasury is interested in responses to the following questions:

(1) Which approach will most likely provide recipients with convenient local access at a low cost?

(2) Which approach will make an ETA<sup>SM</sup> available to the largest number of recipients?

Dated: May 8, 1998.

**Richard L. Gregg,**  
*Commissioner.*

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**ENVIRONMENTAL PROTECTION AGENCY****40 CFR Part 52**

[NH31-1-7160b; FRL-6010-6]

**Approval and Promulgation of Air Quality Implementation Plans; Reasonably Available Control Technology for Nitrogen Oxides for the State of New Hampshire**

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Proposed rule.

**SUMMARY:** EPA is proposing to approve a State Implementation Plan (SIP) revision submitted by the State of New Hampshire. This revision establishes and requires Reasonably Available Control Technology (RACT) at three stationary sources of nitrogen oxides (NO<sub>x</sub>). In the Final Rules Section of this **Federal Register**, EPA is approving the State's SIP revision as a direct final rule without prior proposal because the Agency views this amendment as a noncontroversial revision and anticipates no adverse comments. A detailed rationale for the approval is set forth in the direct final rule. If no relevant adverse comments are received in response to the direct final rule, no